

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Thomas Brasington  
 Michelle Brasington  
 Debtors

Case No. 14-16289-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 17

Date Rcvd: Oct 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2019.

db/jdb +Thomas Brasington, Michelle Brasington, 2355 Deep Creek Road,  
 Perkiomenville, PA 18074-9513  
 13417494 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,  
 Tucson, AZ 85712-1083  
 13453354 Green Tree Servicing LLC, c/o Joseph P. Schalk, Esquire, 1617 JFK Blvd., Suite 1400,  
 One Penn Center Plaza, Phila., PA 19103  
 13404014 #+Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480  
 13373669 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
 (address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105,  
 Omaha Ne 68197)  
 13372404 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13447783 Seterus, Inc. as authorized subservicer for Federa, P.O. Box 2008,  
 Grand Rapids, MI 49501-2008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Oct 12 2019 03:07:00 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 12 2019 03:06:03  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 12 2019 03:06:35 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13413210 EDI: BL-BECKET.COM Oct 12 2019 06:53:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 13451748 EDI: ECAST.COM Oct 12 2019 06:53:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,  
 OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262  
 13361566 +EDI: IRS.COM Oct 12 2019 06:53:00 Internal Revenue Service, 600 Arch Street, RM 5200,  
 Philadelphia, PA 19106-1611  
 13374456 E-mail/PDF: resurgentbknofications@resurgent.com Oct 12 2019 03:14:00  
 LVNV Funding, LLC its successors and assigns as, assignee of NCO Portfolio Management,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13434458 EDI: PRA.COM Oct 12 2019 06:53:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13460784 EDI: AGFINANCE.COM Oct 12 2019 06:53:00 Springleaf Financial Services, PO Box 3251,  
 Evansville, IN 47731  
 13453114 +EDI: WFFC.COM Oct 12 2019 06:53:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,  
 Des Moines, IA 50328-0001

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 2 of 2  
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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2019 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor GREEN TREE SERVICING LLC paeb@fedphe.com  
GILBERT B. WEISMAN on behalf of Creditor ECAST Settlement Corporation notices@becket-lee.com  
JOSEPH L QUINN on behalf of Joint Debtor Michelle Brasington CourtNotices@rqplaw.com  
JOSEPH L QUINN on behalf of Debtor Thomas Brasington CourtNotices@rqplaw.com  
MATTHEW CHRISTIAN WALDT on behalf of Creditor Seterus, Inc. as authorized subservicer for  
Federal National Mortgage Association ("Fannie Mae"), Creditor c/o Seterus, Inc.,  
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
PETER J. ASHCROFT on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC  
pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
REBECCA ANN SOLARZ on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor Ditech Financial LLC paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 12

Information to identify the case:		
Debtor 1	<b>Thomas Brasington</b>	Social Security number or ITIN <b>xxx-xx-9800</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Michelle Brasington</b>	Social Security number or ITIN <b>xxx-xx-8336</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		
Case number: <b>14-16289-mdc</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas Brasington

Michelle Brasington

10/10/19

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**